

Do Older People Want to Live in Mixed-Income Neighborhoods?

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Abstract

Current research shows that residential segregation based on income in American cities is growing; mixed-income housing may be a solution. However, mixed-income housing residents often face negative stereotypes, and public housing itself carries a negative stigma. Little to no research has examined this perceived stigma concerning mixed-income housing by non-subsidized residents, and whether or not age affects this stigma. This study analyzes potential predictors of willingness to live in a mixed-income neighborhood. The first hypothesis is older people are less likely to be willing to live in a mixed-income neighborhood than younger people. The second hypothesis is adults with low annual household incomes are more likely to be willing to live in a mixed-income neighborhood than adults with high annual household incomes. My final hypothesis is adults with kids in grades K-12 are less likely to be willing to live in a mixed-income neighborhood than adults without children or with adult kids. An online survey of 385 respondents in the State of Ohio provided data to answer these questions. Using frequencies, independent t-tests, chi-square tests, along with logistic and multivariate regressions, it was found that older adults were less willingness to live in a mixed-income neighborhood than younger adults. Although annual household income and having kids were not predictors of willingness, other potential predictors were discovered. This includes marital status, current neighborhood income level and home ownership. Further research should be performed to analyze why these variables affect an individual's willingness to live in a mixed-income neighborhood.

Keywords: mixed-income neighborhood, stigma, willingness, age

Preface

My interest in the topic of mixed income communities began at work, when my coworker stated that he was upset his current community was trying to become a mixed-income neighborhood. We started discussing the topic of mixed-income neighborhoods and his negativity toward the idea brought me to ask other people around the office. I've recently become interested in community development, and while I liked the idea of living in a mixed-income neighborhood, I never considered that potential residents might be opposed to it. Intrigued to know if anyone else felt this way, I noticed a trend in the office: older coworkers were not as accepting of the idea as the younger interns. This brought me to wonder if age played a role in an individual's willingness to live in a mixed income neighborhood.

Chapter 1: Introduction

According to The United States Department of Housing and Urban Development (HUD), “A mixed-income housing development can be defined as a development comprised of housing units with differing levels of affordability, typically with some market-rate housing and some affordable housing available to low-income occupants below market-rate.” (U.S. Department of Housing and Urban Development, Community Planning and Development, 2003, pg.3). This paper examines an individual’s willingness to live in a mixed-income neighborhood, as well as possible predictors of their willingness. An issue with implementation of mixed-income housing is the stigma that may accompany the low-income housing residents who live in these developments (Jacobs, Cica, Greenwood, & Hastings, 2011). Inaccurate perceptions of low-income housing residents, such as having a reputation of being crime-ridden or exhibiting anti-social behavior, can create a stigma for mixed-income housing (Arthurson, 2013).

Regarding literature of mixed-income developments, research has shown that the stigma surrounding low income and affordable housing residents exists in both non-mixed and mixed-income developments. Mixed-income neighborhoods can successfully improve the surrounding area’s reputation and status, but residents within the community may still stigmatize affordable housing residents (Arthurson, 2013; Joseph, 2008; Rybczynski, 2013). Graves (2010) notes that there was “structural disparity” (Graves, 2010, pg. 115) within the mixed-income neighborhoods surveyed for his research. For example, there were recruitment strategies that involved market-rate residents receiving incentives such as free rent for the first two months or referral bonuses, while the subsidized residents received none of these benefits (Graves, 2010). Although much research has shown that non-subsidized residents have strong perceptions of stigma concerning their low-income neighbors, no research has examined whether age or if there are other possible

predictors of willingness to live in mixed-income housing. However, there is literature regarding residential segregation and possible predictors of neighborhood preferences.

Race and income are shown to affect neighborhood segregation; whites prefer to live in neighborhoods with a low percentage of minorities, and neighborhoods of similar annual household income levels. For my hypotheses, the predictors I anticipate to affect willingness are age, annual household income level, and having children in grades K-12. It is assumed that younger individuals are more flexible to consider moving, especially if they are in the beginning of their career, whereas older individuals that may be settled in their current neighborhood are less likely to move. Additionally, income level affects where a person decides to live or purchase a home. Income can determine what a person can afford when comparing neighborhoods. If you are of lower income, you will want to live in affordable areas. For this reason, mixed-income housing might be more attractive to individuals with lower annual household incomes compared to middle to high annual household income individuals with options for purchasing or renting in any neighborhood they prefer. Furthermore, adults who have children in grades K-12 are more encouraged to seek out neighborhoods with favorable education systems that tend to be in higher income areas.

To identify possible predictors of willingness, a survey was administered to participants in the State of Ohio asking if individuals were willing to live in a mixed-income neighborhood. Results found that age cohorts do not determine an individual's willingness to live in a mixed-income neighborhood. However, when ages 45 and older were compared to ages 44 and younger it did; older adults were less willing to live in mixed-income neighborhoods than younger adults. Additionally, other predictors of willingness were found. These include marital status, current neighborhood income level, and home ownership. Further research should analyze why these

variables affected an individual's willingness to live in a mixed-income neighborhood. These findings could potentially discover why stigmatizations of low-income housing residents persist, and how we can alter mixed-income neighborhoods to be successful and sustainable for future developments.

Chapter 2: Factors Associated with Perceptions of Mixed-Income Housing

Mixed-income housing communities contain housing units with varied levels of affordability. Unfortunately, nonsubsidized residents have stigmatized low-income residents of affordable housing as crime ridden and government reliant (McCormick, Joseph, & Chaskin, 2012). A general definition of stigma in literature is that it maintains a type of social status by discrediting individuals outside of mainstream society (Arthurson, 2013). McCormick, Joseph and Chaskin (2012) state that elements of stigma include labeling of individuals associated with negative stereotypes, dissociation of those who are labeled, and unequal treatment of those outcastes. At the same time, a popular method for expanding neighborhood diversity is the creation of mixed-income neighborhoods. Mixed-income neighborhoods are intended to address issues of segregation due to income status and neighborhood disinvestment (Levy, McDade & Dumlao, 2010). Neighborhoods with residents of varied income promote diversity and enhance residential and societal equity.

Resulting myths of mixed-income housing include unattractive appearance of the neighborhood, property values decreasing, and the idea that only non-profit developers build mixed-income housing (Myerson, 2003). A “blemish of place” (Arthurson, 2013, pg.432) can indeed put a neighborhood at a disadvantage and decrease property values. However, it is a misconception that mixed-income housing makes a neighborhood look unattractive, and decreases property value. In reality, good design within mixed-income neighborhoods can attract a competitive market for market-rate residents (Myerson, 2003). Also, having for-profit developers along with non-profit developers allows for wider variety in mixed housing development design (Myerson, 2003). For example, the Chicago Housing Authority (CHA) Plan for Transformation in 1999 included developments built by both public and private partnerships

resulting in three fairly successful mixed-income developments (McCormick, Joseph & Chaskin, 2012).

Mixed-income housing can also address affordable housing needs. For instance, HUD developments require that a fixed number of units be permanently reserved for low-income residents within market-rate developments, or else HUD will subsidize low-income families with a second mortgage (United States Department of Housing and Urban Development, 2003). The United States Department of Housing and Urban Development offers a wide variety of options to help developers create mixed-income housing, and to help low-income families rent or purchase a home. However, the development of mixed-income housing within existing neighborhoods over the past few years has been slow due to opposition from existing residents (Tighe, 2010).

This literature review seeks to understand possible predictors of willingness to live in a mixed-income neighborhood. The literature review begins with exploring issues of neighborhood segregation due to household income. Then, it will discuss how policy makers and planners see mixed-income policies as a remedy to income segregation in communities. After, will be an overview of literature that concerns stigma as a phenomenon, and determinants that may cause the stigmatization of affordable housing residents by non-subsidized residents. To conclude, the review examines age as a predictor of acceptance and tolerance of societal change.

Income Segregation

Research has shown that income segregation in American cities has risen over the past 30 years (Watson et. al, 2006). Income segregation refers to exclusion based on household income levels, with neighborhoods indirectly classified by low-income, middle-income, and upper income. Income segregation can occur due to one's own residential preferences of fellow residents characteristics, or preference for public amenities, such as public schools or community

parks (Reardon & Bischoff, 2011). Nevertheless, income segregation is a significant issue because it can enhance racial negativity.

With income segregation, follows the topic of racial segregation. To determine why neighborhoods are segregated, Krysen et al. (2009) conducted an experiment using a video vignette to see if neighborhood preferences were either color-blind or race conscious, and if racial composition influences neighborhood preferences. Krysen et al. (2009) argues, “racial residential preferences are driven less by a desire to avoid another group and more by an attraction to one’s own group” (Krysen, Couper & Farley, 2009, pg. 534). Bobo and Zubrinsky (1996) formulate this in-group preference hypothesis based on the idea that preferences of a neighborhood derive from “positive feelings about one’s own group,” more so than from negative connotations of out-groups (Bobo & Zubrinsky, 1996, pg.886). This can also be referred to as homophily, later discussed within sources of stigmatization.

Research reveals that racial negativity still occurs within neighborhoods that are greatly separated by income status. Because average Black and Hispanic household incomes are substantially lower than white households incomes, racial residential segregation will tend to lead to disparities in neighborhood economic context (Reardon, Fox, & Townsend, 2015). Reardon et al. (2009), conclude that Blacks and Hispanics experience the greatest disparities when it comes to neighborhood quality, partly because Black and Hispanic households are located in communities that have median incomes greatly lower than those of white households.

Aside from racial negativity, income segregation causes apparent neighborhood disparities. By creating income-segregated neighborhoods, resources are allocated to neighborhoods according to the collective means of those residents. Low-income communities don’t have the same advantage of wealthier communities. For example, “low-income

communities are often unable to generate enough social and human capital to overcome the strong incentive for wealthy communities to isolate themselves, because in homogeneously high-income communities, residents may be able to capitalize on their ability to provide high-quality public services at the lowest cost” (Reardon & Bischoff, 2011, p. 10). Therefore, with mixed-income housing, resources can be allocated efficiently, allowing for more lower income households to receive better public amenities and benefits. Mixed-income housing attempts to break this neighborhood segregation by enforcing policies to create housing units available for residents of all income levels.

Mixed-income Developments Policies and Planning

Mixed-income neighborhoods aim to create fair housing by providing both affordable housing and market-rate units. To do so, funding is needed for the development of mixed-income housing. Mixed-income housing developments have become popular within the private sector, but public or federal funding has supported them the most (U.S. Department of Housing and Urban Development, Community Planning and Development, 2003). One type of federal funding is known as the HOME program. HOME funds can be used to pay for all housing development costs, including refinancing and relocation costs for residents. The HOME funds are available in several forms of assistance such as construction loans, short-term financing loans referred to as bridge loans, or predevelopment loans for planning and preconstruction costs (U.S. Department of Housing and Urban Development, Community Planning and Development, 2003). To apply for HOME funds, a developer must apply through their State or local government. HOME funds are allocated annually to States and localities (U.S. Department of Housing and Urban Development, Community Planning and Development, 2003). The HOME program is one of many ways to finance mixed-income housing. Other available federal funding includes Low-

Income Housing Tax Credits (LIHTC), Community Development Block Grants (CDBG) and Tax Exempt Bonds (U.S. Department of Housing and Urban Development, Community Planning and Development, 2003). These funding programs have supported both public and private mixed-income housing projects.

I will briefly give an example of two successful mixed-income housing projects, one public mixed-income development and one private mixed-income development. The North Shore Plaza is a public mixed-income development in Staten Island, New York. North Shore Plaza consists of apartment towers and town-home styled apartments, with subsidies for current residents and future residents whose income is lower than 50% area median income (Carbonara, 2015). Shore Plaza was partly funded by the Housing Development Corporation (HDC). HDC assists in financing mixed-income housing developments. HDC's 50/30/20 Mixed-Income Program has three components: for new or renovated developments to receive funding, up to half the units may be at market rate cost, a minimum of 30% must be limited to middle-income households, and a minimum of 20% units for low-income households earning less than half of the New York City Area Median Income (NYC Housing Development Corporation, 2015). This is a favorable program that has supported other developments similar to North Shore Plaza. Successful mixed-income housing developments have also been built through private organizations.

Habitat for Humanity, a private non-profit organization, has built several notable mixed-income housing developments. Sunrise, located in Charlottesville, Virginia, is one of these mixed-income housing developments. This development involved the rehabilitation of a mobile park community with over half of the development reserved for affordable housing units for residents who earn 30% or less of the local median income in Charlottesville (Nairn, 2011).

According to Habitat for Humanity of Greater Charlottesville, the mixed-income community has a total of sixty-six homes, along with a Neighborhood Center with public amenities for the surrounding community (Habitat for Humanity of Greater Charlottesville, 2016). The funding was received from individual and group supporters who donate recycled materials or monetary gifts (Habitat for Humanity, 2015).

Although there are many funding and development program opportunities for mixed-income developments, the biggest difficulty in implementation lies in resident opposition caused by inaccurate perceptions of low-income residents by middle to upper income residents. Many of the misconceived concerns with low-income residents, such as property value decline, poor maintenance, and increased crime, reflect concerns of integrated neighborhoods (Tighe, 2010).

Stigma and Affordable Housing

Stigma occurs in residential communities where individuals have a perception of low-income residents to hold characteristics believed to bring disruption or affect the safety of their environment (Joseph, 2010). When little information is known about a specific topic, people tend to resort to stereotypes and perceptions while forming their own opinion (Krysan, Couper, Farley, & Forman, 2009). This lack of exposure to affordable housing causes uninformed people to stigmatize the low-income residents. In neighborhood composition, this stigmatization can lead to income segregation. Residents' inaccurate stereotypes and perceptions of lower income residents can also foster opposition to mixed-income housing. Residents of middle to upper income, who are not residing in a mixed-income neighborhood, are more prone to believe certain stigmas regarding lower-income housing residents (Jacobs, Arthurson, Cica, Greenwood, & Hastings, 2011). In particular, "residents of public housing have long been stigmatized for their reliance on government subsidies, perceived self-destructive and non-mainstream behavior, and

the crime and gang culture entrenched in and around public housing developments.”

(McCormick, Joseph and Chaskin, 2012, p.285). These misconceptions create negative attitudes towards affordable housing residents.

Due to these misconceptions, the phenomenon of NIMBYism, or “Not in my Backyard,” has become popular among rallying groups opposed to mixed-income communities. NIMBY attitudes hinder the development of affordable housing in middle and upper income communities, nurturing residential opposition to the presence of affordable housing in their communities (Tighe, 2010). Culture, background, social status, and economic class affect individuals’ perspectives of people who are different from them (Balin, 1999). For example, in Balin’s *A Neighborhood Divided*, the plan for an AID’s care facility caused a community to divide due to issues of NIMBYism, in which some community members were opposed and other were supportive of implementation of the facility. The same phenomenon of NIMBYism occurs in implementation of affordable housing within middle and upper income neighborhoods.

There is a series of mistaken assumptions surrounding affordable housing’s impact, including property value decline, lack of home maintenance, or and an increase in crime (Tighe, 2010). Myerson (2003) addresses each one of these public assumptions in an article titled *Mixed Income Housing: Myths and Facts*. Addressing each myth or incorrect public perception, Myerson argues that these perceptions are false. For example, a common myth is that low-income housing appears unattractive. He rebuts, “Mixed-income housing developments help raise standards for good design in affordable housing, providing appealing residences that blend in with surrounding communities.” (Myerson, 2003, p. 13). Over the past twenty years, HUD has emphasized this correlation of good design with mixed-income housing developments to attract market-rate residents (United States Department of Housing and Urban Development , 2003).

Each of Myerson's myths versus facts contains examples of successful mixed-income housing communities directly demonstrating a truth to overturn the misconceptions. Nonetheless, research has shown that stigma can still exist within mixed-income neighborhoods (Joseph, 2010; McCormick et al. 2012).

Joseph (2010) interviews current and former residents of a mixed-income neighborhood in Chicago. He finds that, although residents had overall satisfaction with the newly developed housing, a new stigmatization occurred within the community. That is, non-subsidized residents continued to maintain negative perceptions of their subsidized neighborhoods. This stigmatization is new because the stigma now occurs within this mixed-income neighborhood; differentiating it from the stigma that affordable housing faces in income-segregated neighborhoods. In fact, Joseph finds that the lower-income residents who lived in the affordable housing or who had received vouchers to live in the community felt as though they needed to keep a low profile for fear of being kicked out. In a similar study of a mixed-income development in Chicago, McCormick et al., (2012), found that the homeowner's association and housing authority acted on this new stigmatization. Lower-income residents reported that they had been treated differently by other residents and by the housing authority. In the interviews with residents, McCormick et al. (2012) found that the housing authority had strict procedures and monitoring of the residents of affordable housing, while no similar oversight existed for the market rate residents. In particular, the housing authority frequently conducted housekeeping checks of the public housing residents, assuring they kept their unit clean and presentable. Additionally, public housing residents were not allowed to gather in lobbies or entrances at any time, although this was a common social interaction at prior public housing developments. The

housing authority's constant oversight of these residents caused them to feel belittled. These findings demonstrate how stigma can occur within mixed-income neighborhoods.

If stigmatization of low-income residents or their housing has the possibility of occurring in any neighborhood, then what causes stigmatization? A common theory of why a stigma about low-income housing occurs is due to what is known as residualization (Arthurson, 2013). Residualization is when residents of an area become dissatisfied and decide to move to another location or area. Residents, who are left behind, unable to afford the option to relocate, are left with abandoned structures and inefficient economies to maintain the area (Arthurson, 2013). In this circumstance, these individuals are assumed to be irresponsible and are often labeled "social housing tenants who have developed a significant association with crime and anti-social behavior." (Arthurson, 2013, pg.433). The general public has labeled them as "welfare dependent and unwilling or unable to engage with labor market opportunities or mainstream norms and values." (Jacobs, et al., 2011, pg.433). These assumptions once again create a stigmatization of social housing or low-income residents.

A broader theory of the causes of stigma is the concept of homophily. Sociology and environmental psychology studies show that people tend to gravitate towards others who are most similar to them. This principle that "similarity breeds connection" is called homophily (McPherson, Smith-Lovin, & Cook, 2001, pg. 415). People's attraction to others who are similar, have been studied among friendships, marital relationships and work relationships. The very first studies of homophily occurred among children and young adults in the education system and demonstrated group homophily based on age, sex, race, culture and education (Smith, McPherson and Smith-Lovin 2014). These studies show that homophily increases at the rate the number of relationships grow. Louch (2000) finds that race, education, and religion are the main

characteristics that determine an individual's social group. The likelihood of forming personal relationships increases significantly when individuals share an attribute of race, education, or religion (Louch, 2000, pg.58). In fact, "it increases by 52% more likely for race, 35% for education, and 45% for religion." (Louch, 2000, p.58). This commonality between individuals enforces homophily. McPherson et al. (2001) state, "by interacting only with others who are like ourselves, anything that we experience as a result of our position gets reinforced, as it comes to typify people like us." (McPherson, Smith-Lovin and Cook, 2001, p.415-416).

To encourage integrated neighborhoods, mixed-income housing aims to create positive exposure to diversity. Exposure to other cultures can open the mind to alternative opinions and beliefs (Chao, Kung, & Yao, 2015). Twenge et al. (2015) find that people exposed to multicultural communities have a higher chance of interacting with a diverse set of people and have openness to others of different backgrounds. They argue that exposure and having an open-mindset go hand in hand. For example, individuals who are open to new experiences are more receptive to new ideas. Additionally, the increase in openness to dissimilar ideas promotes more tolerance toward others who are different, breaking down intergroup biases (Chao, Kung and Yao, 2015).

What predicts willingness to live in mixed-income housing?

Stigma of affordable housing can occur due to NIMBYism, misconception of affordable housing resident's behavior, and the attraction to individuals and groups similar to you, or what is called, homophily. Stigmatization of low-income and subsidized housing residents affects an individual's willingness to live in a mixed-income neighborhood, but there are other possible predictors, such as income, race, or age, that could also be associated with willingness to live in a mixed-income neighborhood. Krysan & Bader (2007) found that people would seriously

consider living in neighborhoods with middle to high income level residents compared to neighborhoods with low income level residents (Krysan & Bader, 2007). Additionally, “An increase of \$100,000 median home value increases the odds of a neighborhood being seriously considered by participants by 5 percent” (Krysan & Bader, 2007, pg.21). This increase in home value results from having higher income level residents, showing that people prefer living in neighborhoods of higher income status than lower income status. However, income level tends to have a direct tie with social class and racial composition within neighborhood settings. Economic differences among racial composition are reflected in neighborhood segregation, with whites having the highest median income and African Americans having a lower median income (Clark, W.A.V., 1986).

Research on race and income shows that these may be possible predictors of willingness to live in a mixed-income neighborhood. Emerson et. al (2001) sought to find if race has an independent influence on racial residential segregation (Emerson, Chai & Yancey, 2001). Their findings showed that whites were less willing to purchase homes in neighborhoods with a population over 15 percent of African Americans (Emerson, Chai & Yancey, 2001). Similar to Emerson et. al (2001), Clark (1986) found that whites prefer neighborhoods with low percentages of minorities (Clark, W.A.V., 1986). These preferences of race as a predictor of willingness to live in mixed-income neighborhood can be due to inaccurate perceptions of minority groups or the concept of homophily, in this case, the preference of living around people of a similar race. Nonetheless, race and income are possible predictors of willingness to live in a mixed-income neighborhood.

Regarding age as a predictor of willingness, there is a lack of research on age in relation to mixed-income developments, willingness, or neighborhood preferences. However, there is

research on political views and controversial issues based on age cohorts. These findings may help to discover if certain age groups are more or less supportive of neighborhood integration. According to Abdel-Moneim and Simon, age differences should be taken into consideration when assessing public attitudes of controversial issues. They found that some controversial issues were more accepted among younger age groups than older age groups and vice versa. In particular, beliefs about the theory of Evolution demonstrated a stark difference: “About half of the younger respondents believe in evolution as opposed to about a third of the 35 and older categories” (Abdel-Moneim, & Simon, 2010, p.10).

Research has also showed that over time, Americans have generally become more tolerant of society. The baby boomer generation (born between 1946 and 1964) began with high liberal values, with baby boomers being “more politically tolerant than their predecessors.” (Schwadel & Garneau, 2014, p.423). This finding suggests that each generation begins with more liberal values than the prior generation. However, researchers still wonder if tolerance is correlated with time period or birth cohort. Two notable findings, one by Twenge et al. (2015), and another by Smith et al. (2014), analyzed data from the General Social Survey (GSS). The United States General Social Survey (GSS) consists of data collection on opinions for social research. It was found that within American society, tolerance for cultural diversity has had a steady increase over the past three decades. Through their analysis, Twenge et al. (2015) found that “adults in the 2010s (versus the 1970s and 1980s) were more likely to agree that Communists, homosexuals, the anti-religious, militarists, and those believing Blacks are genetically inferior should be allowed to give a public speech, teach at a college, or have a book in a local library” (Twenge et. al., 2015, p.379). Additionally, Schwadel & Garneau (2014) find that “...the trend of increasing political tolerance is largely motivated by changes across time

periods, regardless of when people were born.” (Schwadel & Garneau, 2014, pg. 445). In other words, tolerance increased across the board. For example, increases in an individual’s saying a homosexual man should be allowed to teach at a college increased from 52 percent in 1972–1974 to 85 percent in 2010–2012 (Twenge, et. al., 2015). This significant increase occurred over a period time rather than among age cohorts.

Another study that found evidence of society’s views changing over time was Smith et al. (2014), who found that the degree of homophily has changed in the United States over a twenty-year period from 1985 to 2004. Their findings show that Americans have more diverse social ties in 2004 than in 1985. The population is now racially and religiously more heterogeneous, leading an individual's’ social network to be more diverse (Smith, McPherson, and Smith-Lovin 2014). Therefore, this literature infers that age might not determine an individual’s willingness to live in a mixed-income neighborhood, and that perhaps over time society as whole has become more accepting and willing to live in a mixed-income neighborhood.

Conclusion

It is intended for mixed-income housing to prevent neighborhood segregation from continuing to occur in American neighborhoods today (Levy, McDade & Dumlao, 2010). Policies for mixed-income housing can combat concentrated poverty and facilitate public amenities and resources to all residents. However, mixed-income housing may still face stigmatization. Nevertheless, mixed-income housing has gained recognition with good design and collaboration of both private and public sectors (Myerson, 2003).

There are many predictors to an individual’s willingness to live in a mixed-income neighborhood, but it has not been determined which predictors play the largest role in an individual’s willingness to live in a mixed-income neighborhood. My hypothesis is that older

people are less likely to be willing to live in mixed-income neighborhoods than younger people. Contrary to my hypothesis, research has shown that tolerance has increased over the years, rather than tolerance being different among age cohorts (Twenge et. al., 2015; Schwadel & Garneau, 2014). However, the basis of my hypothesis is different from previous findings because current literature has only examined opinions and political tolerance among age. There has not been literature written to see if age affects an individual's willingness, nor research on the prevalence of certain age groups living within mixed-income housing.

Additionally, I hypothesize adults with low annual household income ranges will be more likely to be willing to live in mixed-income neighborhoods than adults with high annual household income ranges. Research shows that people generally prefer living in neighborhoods of similar or higher income than themselves. Also, adults with low annual household income ranges have an incentive to move to more affordable housing. My final hypothesis is that adults with kids in grades K-12 are less likely to be willing to live in mixed-income neighborhoods than adults without children or with adult kids. Education is a key factor in moving decisions and neighborhood preferences among families. People with young children take education systems into great consideration when choosing a neighborhood to reside in, and have less of an incentive to consider alternative housing options.

If these are predictors of willingness to live in a mixed-income neighborhood, the findings can help predict the future of mixed-income housing. For example, with age a possible predictor, younger age groups have the potential to determine the future of the next generation. If younger age groups are found to be much more willing to live in mixed-income housing, this would suggest that they would be able to sustain mixed-income communities in the future of affordable housing. The presence of younger individuals in mixed-income housing would allow

for these developments to continue on to future generations. However, if it is found that younger age groups are less willing, mixed-income neighborhoods might not succeed in the future.

Chapter 3: Methods

My research questions seek to find if age, having kids in grades K-12, or annual household income are predictors of willingness to live in a mixed-income neighborhood. To answer these questions, I administered an online survey to participants in Ohio asking if they would be willing to live in a mixed-income neighborhood, as well as additional demographics to analyze and compare willingness with possible predictors.

Participants

My participants for this study were residents of Ohio for at least five (5) consecutive years and of ages 18 to 70. I chose to keep the population confined to the state of Ohio due to existing research suggesting location in the United States as a potential predictor of the success of affordable housing. For example, the coastal cities have more issues with affordability in the rental market, making it more attractive to implement mixed-income housing. Specifically, mixed-income housing is more likely to succeed on the Pacific Coast or East Coast than the Midwest due to rental housing markets of few rental vacancy rates and moderately priced units declining (Khadduri & Martin, 1997).

I took a randomized sample of 385 participants, based on sampling size calculations for a 95% confidence interval, along with consideration of the State of Ohio having a population size of 11.59 million. Additionally, the randomized sample of 385 consists of only the respondents living in non-mixed-income neighborhoods. Any respondents who were currently living in a mixed-income neighborhood were sent to the end of the survey and were not included in the findings. My research questions focus on the individual's willingness to live in a mixed-income neighborhood. Therefore, I did not include anyone currently living in a mixed-income neighborhood to avoid biased responses.

Recruitment

Participants were obtained through ResearchMatch, a volunteer registry that allows for researchers to find participants anonymously. Anyone with access to a computer may join ResearchMatch and decide to participate in online surveys or studies. Participants that met the eligibility requirements for the study received a recruitment email restating eligibility requirements along with a brief description of the research. Respondents can then accept or deny participating in the online survey. If they choose to accept, the online survey is then distributed to their e-mail via a link for them to follow.

Research Design

The link to the online survey questionnaire was administered through Qualtrics, a user-friendly platform for online surveys. Overall, the survey took 5-10 minutes for participants to complete and contained questions regarding the participant's current neighborhood, if they would be willing to live in a mixed-income neighborhood, and demographics (for content of the questionnaire, see *Appendix A*). The first portion of the survey began with questions pertaining to the participant's current neighborhood. These questions included how long they've lived in their current neighborhood, if they plan on moving in the next five years and the general neighborhood income level. The first two questions are aimed at trying to understand the participant's willingness to move or consider living in a mixed-income neighborhood. For example, if a respondent has lived in his or her current neighborhood for more than ten years and does not have any plans of moving within the next few years, this could suggest that they would be less likely to relocate to a mixed-income neighborhood.

Regarding current neighborhood income levels, if a participants answered this question with the last option response, "All Income brackets, very diverse," they were directed to the end

of the survey. Considering my research questions aim to identify whether individuals are willing to consider moving to or living in a mixed-income neighborhood, if a participant currently lived in a mixed-income neighborhood, their response would not be useful in answering the research questions. However, if the respondent did not answer, “All Income brackets, very diverse,” then they were directed to the remainder of the survey.

The next portion of the survey starts with asking, “Would you be willing to live in a mixed-income neighborhood?” This item directly addresses my hypotheses. If respondents answered “yes,” they were given a subsequent open-ended question, “What makes you interested in living in a mixed-income neighborhood?” However, if the respondent answered “no,” then the subsequent open-ended question stated, “Why would you not be willing to live in a mixed-income neighborhood?” These open-ended items are intended to provide additional insight to what factors play a role in their decision. Following their explanation, I asked the participant to define what a mixed-income neighborhood means to them, to make sure that they understood the question being asked. These responses were also open-ended responses so that the participant could explain in their own words what mixed-income neighborhood meant to them.

Lastly, this section of the survey asked, “What area do you consider your neighborhood to be?” with a range of answer choices from “right next door to me” to “my street and any adjacent streets.” This item is intended to understand the participants’ geographical perception regarding the proximity of residents in different socioeconomic groups within a mixed-income neighborhood. The question was directed at both respondents, willing as well as those who were unwilling to live in a mixed-income neighborhood.

The survey ends with demographics including the following variables: age, annual household income range, status of children, gender, race, marital status, education, employment

status, home ownership status, and zip code. Once participants have completed the survey, there was an optional incentive to leave their email for entry into a lottery for chance to win one of four \$25 Amazon gift cards. All participants were given the opportunity to enter the survey whether they responded to all questions or not, or withdrew. Four participants won and the gift cards were sent electronically to the email provided through Amazon.com.

Data Collection

All data was collected anonymously through Qualtrics, in which the survey was administered. The data was then exported as an excel spreadsheet for review of all data collected. Any responses with more than four unanswered questions and any participants who currently live in mixed-income neighborhoods, were not included in the final data set for analysis. Data was then cleaned in excel for any errors, missing data, or mistakes found. Once the data was ready for analysis, the file was imported into SPSS, a program used for statistical analysis. All tests performed and all results shown were carried out in SPSS.

The independent and dependent variables of analysis are listed in Table 1. The independent variables are potential predictors of the dependent variable, willingness to live in a mixed-income neighborhood.

Independent Variables	Dependent Variables
Age	Willingness
Kids K-12	
Annual household income	
Marital status	
Current neighborhood income level	
Home ownership	
Define area of neighborhood	
Gender	
Race	
Education	
Employment	
Current zip code	
Moving in next 5 years	
Years in Current Neighborhood	
Ever lived or worked in affordable housing	

Table 1 – Variables in the Analysis

The data collected had a fairly even amount of participants in all age cohorts and annual household income levels. Data showed high rates of participants without kids in grades K-12, but almost an even proportion of married to unmarried participants. Most participants were from a middle and upper income neighborhood, do not own their home, and defined the area of their neighborhood to be “My street and any adjacent streets,” the largest location choice.

Demographics consisted of participant’s mainly female, white, hold a college degree or higher, and live in zip codes of urban areas. For example, zip codes for the city of Columbus such as 43220, 43221 and 43214 were the most common zip codes in the data. Additionally, participants were evenly distributed in planning on moving in the next 5 years or not and most participants had never lived or worked in affordable housing.

Variable	Frequency	Percent
Age		
18 to 34	123	31.9%
35 to 44	91	23.6%
45 to 54	69	17.9%
55 to 64	102	26.5%
Total	385	100%
Kids		
Have kids in K-12	96	24.9%
Don't have kids in K-12	289	75.1%
Total	385	100%
Annual Household Income		
Low (under \$50,000)	125	35%
Middle (\$50,000-\$90,000)	118	33.1%
High (over \$90,000)	114	31.9%
Total	357	100%
Missing	28	
Marital Status		
Married	199	51.7%
Unmarried	186	48.3%
Total	385	100%
Neighborhood Income Level		
Low and Middle Income	107	27.8%
Middle Income	128	33.2%
Middle and Upper Income	150	39.0%
Total	385	100%
Home Ownership		
Own	115	29.9%
Don't Own	270	70.1%
Area		
The people next door to me	11	2.9%
The housing on my block	25	6.5%
The housing along my street	29	7.5%
My street and any adjacent streets	320	83.1%
Total	385	100%

Table 2 Descriptive Statistics

Variable	Frequency	Percent
Gender		
Female	313	81.3%
Male	72	18.7%
Total	385	100%
Race		
White	337	87.5%
Other	48	12.5%
Total	385	100%
Education		
No college degree	82	21.3%
College degree or higher	199	51.7%
Total	281	100%
Missing	104	
Employment Status		
Employed	84	21.8%
Unemployed	301	78.2%
Total	385	100%
Plan on moving in next 5 years		
Yes	183	47.5%
No	201	52.2%
Total	384	99.7%
Years in Current Neighborhood		
Less than 1 year	43	11.2%
1-5 years	130	33.8%
6-10 years	60	15.6%
10+ years	151	39.2%
Total	384	99.7%
Ever Lived or Worked in Affordable Housing		
Yes	49	12.5%
No	336	87.5%
Total	385	100%

Table 3 Descriptive Statistics

To analyze the data, I performed t-tests to compare willingness to gender, race, marital status, having kids in grades K-12, education, employment status, and home ownership. Chi-square tests were performed to compare willingness to current neighborhood income level, annual household income, and how the participant defines the area of a neighborhood. Then, a logistic regression was used to compare willingness of older adults to younger adults. These results are discussed in the next chapter, exploring which variables were possible predictors of willingness to live in a mixed-income neighborhood.

Chapter 4: Results

First, I began with descriptive analysis, looking at frequencies and measures of central tendency such as the mean and median of independent variables. See *Appendix B* for descriptive statistics of variables in the study. As shown in Figure 1, a majority of participants were willing to live in mixed-income neighborhoods with eighty-five percent (85%) of participants willing.

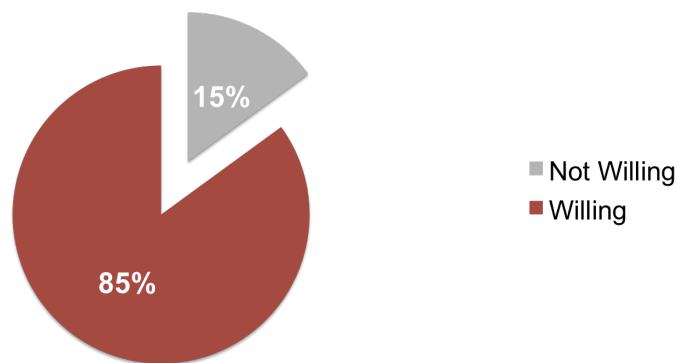


Figure 1 - Percentage of participants willing and unwilling to live in a mixed-income neighborhood (n=385)

Then, I ran independent t-tests and chi-square tests with each independent variable to identify potential predictors of willingness to live in a mixed-income neighborhood. For example, respondents who live in low and middle incomes are most frequently willing to live in a mixed-income neighborhood (94%), while those in middle income neighborhoods are least willing (78%). That said, a majority of respondents said they were willing to live in a mixed-income neighborhood. See *Appendix C* for results of each test performed comparing willingness to each independent variable.

Variables with p-values less than 0.05 are considered significant predictors of the dependent variable. Current neighborhood income level ($p=0.003$), marital status ($p=0.03$), and home ownership ($p=0.002$) were found to be predictors of willingness to live in a mixed-income

neighborhood, with p-values less than 0.05. This suggests there is a 5 percent chance of a type one error in which the proposed predictor of willingness is not truly significant.

In examining my potential predictors of focus for the study, age, having kids in grades K-12, and annual household incomes, only age was found to be a potential predictor of willingness. Although different age groups of ten-year cohorts showed no significant difference in predicting willingness to live in a mixed-income neighborhood, when ages 45 and older were compared to individuals under the age of 44, there was a significant difference in willingness.

Age

Supporting my hypotheses, it was found that older participants were less willing to live in mixed-income neighborhoods than younger participants. Shown in Table 2 are results of a logistic regression analyzing willingness of ages 35 and older compared to participant's ages 18 to 35.

Age Groups	$\hat{\beta}$	Odds Ratio
18-35 (omitted category)	--	--
35-44	-.754	.470
45 to 54	-1.384	.251*
55 and older	-1.275	.279*
Constant	2.797	16.400**
Model Chi-Square	$\chi^2 = 7.922$	

Table 4 Logistic regression of age on willingness (n=261, *p<0.05, **p<0.01).

This data suggests individuals over age 45 are less willing to live in mixed-income neighborhoods than individuals under the age of 44. Participants ages 35 to 44 showed no difference in willingness when compared to participants who were 18 to 35. However, participants 45 and older were less willing to live in mixed-income neighborhoods when compared to participants 18 to 35.

Marital Status

Unmarried participants were more willing to live in a mixed-income neighborhood than participants who were married. A t-test was performed to analyze marital status and willingness. Eighty-nine percent (89%) of unmarried people were willing to live in a mixed-income neighborhood compared to eighty-one percent (81%) of currently married people. Figure 2 displays the willingness to live in a mixed-income neighborhood based on marital status. T-test of independent proportions indicates that unmarried participants are more willing to live in a mixed-income neighborhood ($t=-2.172$, $df= 383$, $p= 0.03$).

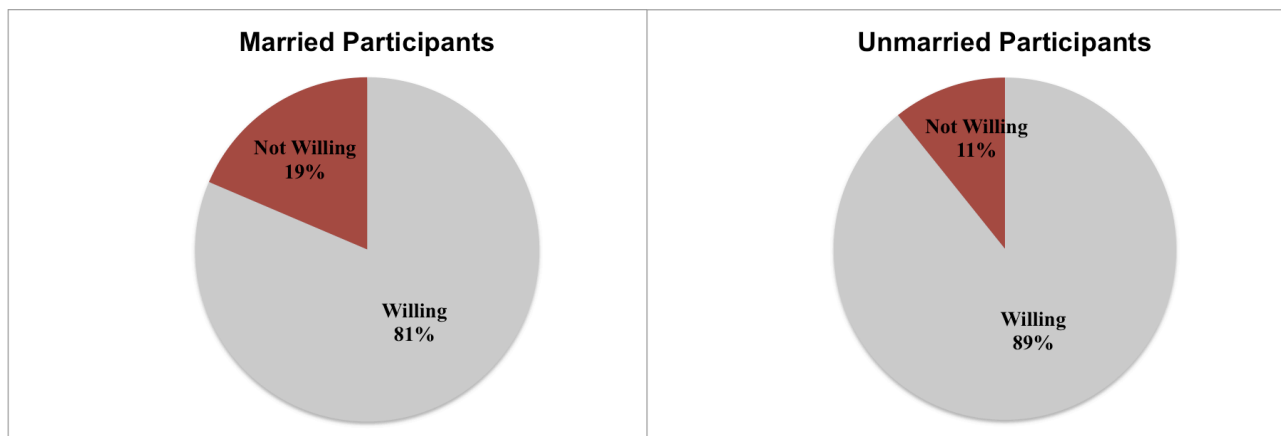


Figure 2 Percentage of participant's willing/unwilling to live in a mixed-income neighborhood based on marital status ($n=385$). T-test of independent proportions indicates that unmarried participants are more willing to live in a mixed-income neighborhood ($t=-2.172$, $df= 383$, $p= 0.03$).

Income Level of Current Neighborhood

A chi-square test was performed to analyze income level of current neighborhood as a predictor of willingness to live in a mixed-income neighborhood. Ninety-four percent (94%) of people living in low and middle income neighborhoods and eighty-four percent (84%) of people living in middle and upper income neighborhoods were willing to live in a mixed-income neighborhood compared to seventy-nine percent (79%) of people living in middle income neighborhoods. Figure 3 displays the willingness to live in a mixed-income neighborhood based

on current neighborhood income level. Chi-square test of independence indicates participants in middle income neighborhoods were the least willing to live in a mixed-income neighborhood compared to participants living in low to middle income neighborhoods or middle to upper income neighborhoods ($\chi^2 (3, N=385)= 11.359, p= 0.03$).

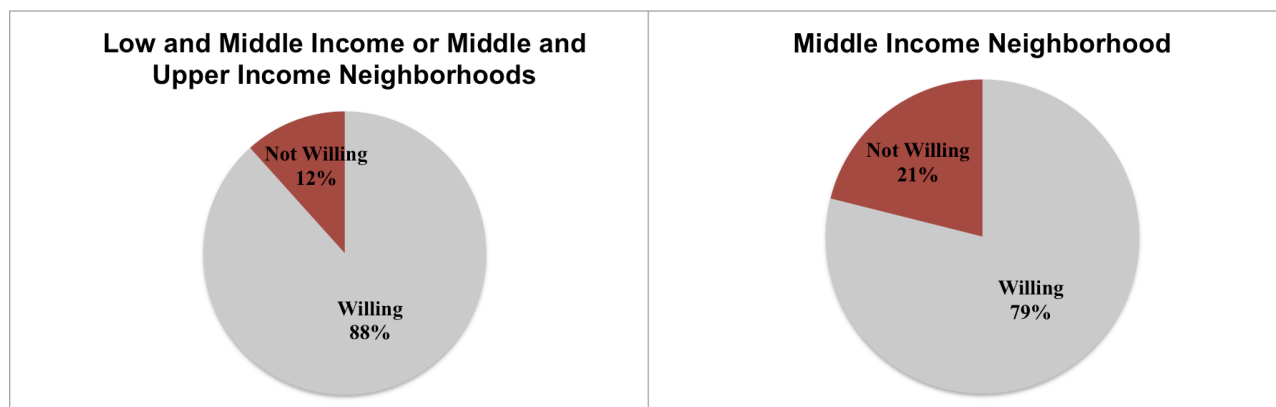


Figure 3 Percentage of participant's willing/unwilling to live in a mixed-income neighborhood based on current neighborhood income level. Chi-square test of independence indicates participants in middle income neighborhoods were the least willing to live in a mixed-income neighborhood compared to participants living in low to middle income neighborhoods or middle to upper income neighborhoods ($\chi^2 (3, N=385)= 11.359, p= 0.03$).

Home Ownership

An independent t-test was conducted to determine if home ownership was a predictor for willingness to living in a mixed-income neighborhood. Ninety-four percent (94%) of people who have home ownership were willing to live in a mixed-income neighborhood compared to eighty-one percent (81%) of people who do not have home ownership. Figure 4 displays the willingness to live in a mixed-income neighborhood based on home ownership. T-test of independent proportions indicates that participants who own property were more willing to live in a mixed-income neighborhood than participants who rent or do not own property ($t=3.176, df= 383, p= 0.02$).

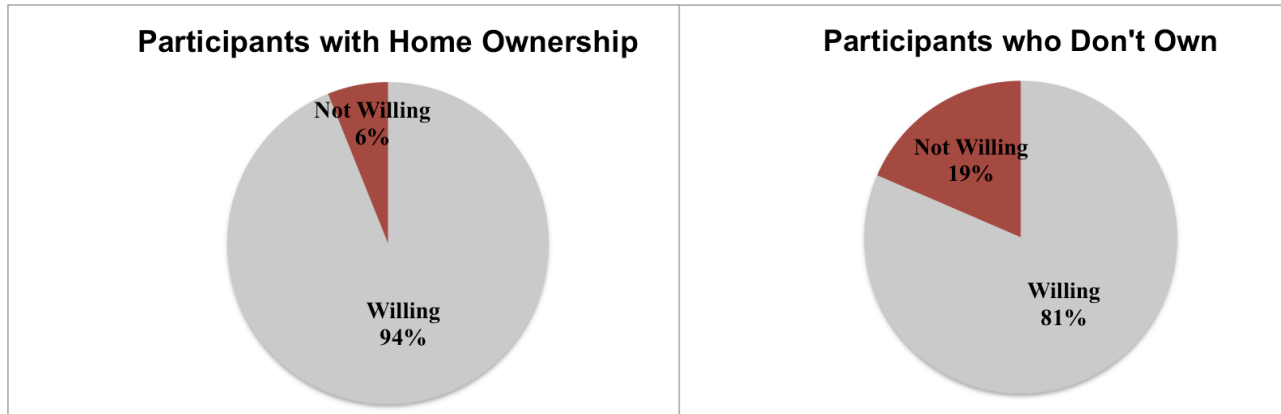


Figure 4 Percentage of participant's willing/unwilling to live in a mixed-income neighborhood based on home ownership (n=385). T-test of independent proportions indicates that participants who own property were more willing to live in a mixed-income neighborhood than participants who rent or do not own property ($t=3.176$, $df= 383$, $p= 0.02$).

Additional Analysis

A multivariate regression model was run to analyze multiple predictors of willingness to live in a mixed-income neighborhood, shown in Table 9. The multivariate regression model indicates that these variables are not statistically significant ($F= 1.658$, $df= 10, 250$, $p=0.91$), even though education was statistically significant ($p<.05$) by itself.

	$\hat{\beta}$	Sig.
Age	-.033	.096
Kids	-.061	.233
Annual household income level	-.002	.950
Marital status	-.033	.516
Home ownership	.068	.200
Area	-.013	.667
Gender	-.048	.384
Race	.007	.911
Education	.098	.038
Employment	.040	.426
Constant	.945	.000

Table 5 Multivariate regression for potential predictors of willingness (n=281). The multivariate regression model indicates that these variables are not statistically significant ($F= 1.658$, $df= 10, 250$, $p=0.91$), even though education was statistically significant ($p<.05$) by itself.

To better understand the participants' decision, I asked the participants to explain why or why not they would be willing to live in a mixed-income neighborhood. In open-ended responses, Table 6 shows the number of participants who responded with the common answers. I found the two top reasons participants were willing to live in a mixed-income neighborhood included to seek diversity in their community or the ability to have more housing or renting cost options.

Why would you be interested in living in a mixed-income neighborhood?	# responses
Diversity	205
Indifferent	57
More options for rent or housing	37
Convenience	12
Assets to help lower income	7
Nice houses	4
Lower taxes	4
Less crime	3

Table 6 Common responses of participants as to why they would be interest in living in a mixed-income neighborhood (n=329).

The small percentage of participants not willing to live in a mixed-income neighborhood felt that mixed-income neighborhoods either brought increased crime, affecting the safety of the community, or their property value might decrease. These responses support literature on stigma of mixed-income housing. However, considering a majority of participants were willing, these results help to understand what main factors draw in residents to mixed-income neighborhoods.

Why would you not be interested in living in a mixed-income neighborhood?	# responses
Crime/Safety	22
Reduces property value	17
Prefer to have neighbors of similar income brackets	10
Increased noise or traffic	4

Table 7 Common responses of participants as to why they would not be interest in living in a mixed-income neighborhood (n=53).

My last survey question asked participants what they considered to be part of their “neighborhood area” from the options shown in Figure 5.

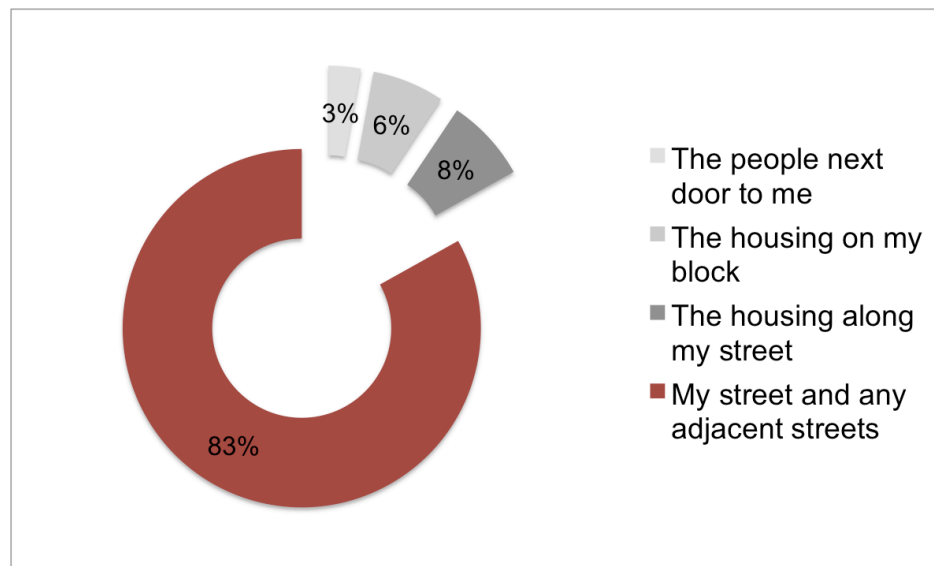


Figure 5 Percentage of how many participants define neighborhood area based upon distance to their own home (n=385).

Eighty-three percent (83%) of participants defined “neighborhood area” as “My street and any adjacent streets.” This suggests that when people talk about their willingness to live in a mixed-income neighborhood they do not mean right next door to their residence, but infer a larger area.

Discussion

As previously stated, my research intended to investigate if age, having kids, or annual household income were potential predictors of willingness to live in a mixed-income neighborhood. The results revealed older adults compared to younger adults were less willing to live in mixed-income neighborhoods. Although having kids and annual household income were not predictors of willingness, other predictors of willingness to live in a mixed-income neighborhood were discovered.

First, participants over the age of 45 were less willing to live in a mixed-income neighborhood than those younger than 44. It was hypothesized that younger adults would be more willing as they are less likely to be settled in a neighborhood long-term. Older adults may have been living in their current neighborhood for more years and are settled into their community. In my opinion, this is a positive outcome that younger adults are more willing to live in mixed-income neighborhoods. It is important for younger generations to be interested in mixed-income developments because it may suggest that they will be sustainable for the future, as these younger individuals experiment with living in these communities and raise their next kin, or generation within them.

Secondly, unmarried participants might be more willing to live in a mixed-income neighborhood due to married participants who are in a committed relationship must get consent from both parties to consider moving to a new place. If a married couple is settled in a neighborhood or home and comfortable with where they live they are less likely to want to move or accept a new status quo compared to unmarried participants in which their personal decision does not rely on a married partner. This finding suggests that mixed-income communities should be build to interest unmarried individuals.

Third, middle-income neighborhood residents are the least willing to live in a mixed-income neighborhood. Many middle-income neighborhoods are located in suburban areas, which may be more income segregated than neighborhoods located in urban areas, causing these residents to be the least willing to live in a mixed-income neighborhood. Lastly, participants who own property were more willing than participants who do not own property, which could relate to the suggestion that home owners seek more affordable options for purchasing a home.

Furthermore, a multivariate regression model confirmed that other independent variables in this study were not predictors of willingness to live in a mixed-income neighborhood.

Additionally, by analyzing open-ended responses, the participants who were unwilling to live in a mixed-income neighborhood suggest the perceptions and stigma of low-income residents still exists. To bridge this perception gap, there is a need for educating the public opinion and developing more successful mixed-income communities to display positive examples. However, having such a large percentage of participants willing to live in a mixed-income neighborhood indicates this perception gap is decreasing.

Although the results discovered age, marital status, neighborhood income level, and home ownership as predictors in willingness to live in a mixed-income neighborhood, there were a few limitations to be addressed. First, due to time constraints, participants were found through ResearchMatch. Since this is a volunteer based registry, this population may not be completely reflective of the population of the State of Ohio. Secondly, due to such a small percentage of participants not willing to live in a mixed-income neighborhood, differences among demographics were unlikely to be significant. A larger sample size would be necessary to identify more individuals that are not willing to live in a mixed-income neighborhood. Lastly, over half of the participants had zip codes within urban areas, which contain more mixed-income housing than rural or suburban areas due to density. Therefore, rural or suburban areas would be more likely to be unwilling to live in mixed-income neighborhoods.

My research can be a starting point in further analysis on planning of mixed-income neighborhoods. These findings may be applicable for public policy officials and planners in lieu of addressing a target audience and in design of mixed-income developments. To build a successful and diverse mixed-income neighborhood, the neighborhood must be appealing to any

individual regardless of demographic. Further research should investigate the reasons as to why these identified predictors found affect an individual's willingness to live in a mixed-income neighborhood.

Chapter 6: Conclusion

Mixed-income housing is a successful tool in creating diverse neighborhoods. American suburbs have become segregated, resulting in a stigmatization of low-income housing residents. Tenants in market-rate housing, consisting of only middle to upper class residents, tend to carry misconceived perceptions and stigmas regarding lower-income housing residents (Jacobs, Arthurson, Cica, Greenwood, & Hastings, 2011). This stigma could result from residualization, racial segregation, or homophily, and affecting an individual's willingness to live in a mixed-income neighborhood. Much literature discusses the stigma of low-income residents and how this has hindered development of mixed-income housing. However, there is no literature analyzing if age or other potential predictors, besides income and race, affect and individuals willingness to live in a mixed-income neighborhood.

The focus of my research was to answer the following questions: 1) Older people are less likely to be willing to live in a mixed-income neighborhood than younger people, 2) Adults with low annual household incomes are more likely to be willing to live in a mixed-income neighborhood than adults with high annual household incomes, and 3) Adults with kids in grades K-12 are less likely to be willing to live in a mixed-income neighborhood than adults without children in grades K-12.

Analysis found that participants over the age of 45 were less willing to live in mixed-income neighborhoods than participants under the age of 35. Additionally, other predictors of willingness were discovered in the analysis of this study. These include marital status, current neighborhood income level and home ownership. The following findings were discovered; unmarried participants were more willing than married participants to live in mixed-income neighborhoods, participants living in lower income and middle to upper income neighborhoods

were more willing than participants living in middle income neighborhoods, and home owners were more willing to live in mixed-income neighborhoods than participants who do not own.

In light of my data consisting of a large percentage of participants willing to live in mixed-income neighborhoods, this suggests that mixed-income housing is overall acceptable. However, even within mixed-income housing, remains an issue with stigmatization of subsidized or low-income housing residents by non-subsidized residents (Joseph, 2010; Krysan, Couper, Farley, & Forman, 2009; Tighe, 2010). The results found in this study can assist in understanding predictors of willingness to live in a mixed-income neighborhood. Further research should analyze why age, marital status, current neighborhood income level and home ownership affect an individuals willingness to live in mixed-income neighborhoods so that more successful mixed-income housing can be built to serve as a positive example and solution to residential segregation.

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Appendix A: Survey

SAMPLE SURVEY:

Page 01: Informed Consent

Study Title: Neighborhood Preferences Survey

Researchers: Kristiana Burgi

Subject rights: The survey involves research. Participation is voluntary, and you may withdraw at any time without penalty or loss of benefits. Additionally, you may skip any questions that you feel uncomfortable answering.

Purpose of the study: This study seeks to examine neighborhood preferences of individuals among varying age groups.

Study tasks or procedures: The survey has participants respond to questions about their own neighborhood and personal preferences. It also asks some background questions about the participant. All of your answers are confidential and anonymous.

Duration of subject's participation: The survey should take about 5-10 minutes.

Confidentiality: None of your responses will be linked to you by name or other identifying information. We will work to make sure that no one sees your online responses without approval. But, because we are using the Internet, there is a chance that someone could access your online responses without permission. In some cases, this information could be used to identify you.

Contacts and Questions: If you have any questions, concerns or complaints about the survey, contact Rachael G. Kleit (kleit.1@osu.edu) or Kristiana Burgi (burgi.2@osu.edu). For questions about your rights as a participant in this study or to discuss other study-related concerns or complaints with someone who is not part of the research team, you

may contact Ms. Sandra Meadows in the Office of Responsible Research Practices at 1-800-678-6251.

Please indicate below whether or not you consent to participate in the survey.

- ☐ I consent
- ☐ No, I do not consent

[If “No, I do not consent” is Selected, go to End of Survey]

There are no right or wrong answers. We just want your honest opinion.

The first few questions pertain to your current neighborhood.

Q01: How long have you lived in your neighborhood?

- ☐ Less than a year
- ☐ 1-5 years
- ☐ 6-10 years
- ☐ 10+ years

Q02: Do you plan on moving in the next five years?

- ☐ Yes
- ☐ No

Q03: Does your current neighborhood consist of mostly low income, middle income, upper income or mixed-income residents? (Low income is under \$30,000; Middle income is between \$30,000-\$95,000; and Upper income is over \$95,000).

- ☐ Low Income
- ☐ Low and Middle Income
- ☐ Middle Income
- ☐ Middle and Upper Income

- Upper Income
- All Income brackets, very diverse

[If “All Income brackets, very diverse” is Selected, go to End of Survey]

In the next few questions, I just want to know your personal opinions.

Q04: Would you be willing to live in a mixed-income neighborhood?

- Yes
- No

[If “Yes” is Selected, go to Q05A]

[If “No” is Selected, go to Q05B]

Q05A: What makes you interested in living in a mixed-income neighborhood?

- ✓ Open-ended Question

Q05B: Why would you not be willing to live in a mixed-income neighborhood?

- ✓ Open-ended Question

Q06: In your own words, define what a mixed-income neighborhood means to you.

- ✓ Open-ended Question

Q07: What area do you consider your neighborhood to be?

- The people next door to me
- The housing on my block
- The housing along my street
- My street and any adjacent streets to me

Please fill out these last few questions so that I may get to know you a little bit more.

Q08: What is your gender?

- ☐ Female
- ☐ Male

Q09: What is your current age?

- ☐ 18 to 24
- ☐ 25 to 34
- ☐ 35 to 44
- ☐ 45 to 54
- ☐ 55 to 64
- ☐ 65 or over

Q10: What is your race? Check all that apply.

- ☐ White/Caucasian
- ☐ African American
- ☐ Hispanic
- ☐ Asian
- ☐ Native American
- ☐ Pacific Islander
- ☐ Other

Q11: What is your current marital status?

- ☐ Never Married
- ☐ Living with partner
- ☐ Married
- ☐ Separated
- ☐ Divorced

- ☐ Widowed

Q12: Do you currently have any kids in grades K-12?

- ☐ Yes
- ☐ No

Q13: What is the highest level of education you have completed?

- ☐ Less than High School
- ☐ High School / GED
- ☐ Some College
- ☐ 2-year College Degree
- ☐ 4-year College Degree
- ☐ Masters Degree
- ☐ Doctoral Degree
- ☐ Professional Degree (JD, MD)

Q14: What is your current employment status? Check all that apply.

- ☐ Employed
- ☐ Unemployed
- ☐ Student

Q15: What is your annual household income range?

- ☐ Below \$30,000
- ☐ \$30,000 - \$40,000
- ☐ \$40,000 - \$50,000
- ☐ \$50,000 - \$60,000
- ☐ \$60,000 - \$70,000
- ☐ \$70,000-\$80,000
- ☐ \$80,000-\$90,000

- Over \$90,000
- I'd rather not say

Q16: What is your home ownership status currently?

- Rent
- Own
- Neither

Q17: What is your current zip code?

- ✓ Open-ended Question

Q18: Have you ever, or currently, live or work in affordable housing?

- Yes
- No

End of Survey: Thank you for your time.

If you wish to be entered into the lottery for a chance to win one of four \$25 Amazon gift cards, please enter your email in the blank space below.

- ✓ Open-ended Question

Appendix B: Results from T-tests and Chi-square tests

T-Test Results

Variable	% Willing
Gender	
Female	0.84
Male	0.90
Age	
18 to 34	0.89
35 to 44	0.86
45 to 54	0.78
55 or older	0.84
Race	
White	0.85
Non-white	0.85
Marital Status	
Married	0.81*
Unmarried	0.89
Have children in K-12	
Yes	0.80
No	0.87
Education	
College degree or higher	0.88
No college degree	0.79
Employment status	
Employed	0.86
Unemployed	0.83
Home Ownership	
Own	0.94**
Don't Own	0.81

Mean percentage of participants willing per independent variable, (*p<0.05; **p<0.01)

Chi-Square Test Results

Variable	% Willing
Current Neighborhood Income Level	
Low and Middle Income	0.94**
Middle Income	0.78
Middle and Upper Income	0.86
Define “Area of Neighborhood”	
People next door	0.82
Housing on my block	0.96
Housing along my street	0.79
My street and adjacent streets	0.85
Annual household income	
Low Income (Below \$50,000)	0.90
Middle Income (\$50,000-\$90,000)	0.86
High Income (Above \$90,000)	0.82

Mean percentage of participants willing per independent variable, (*p<0.05; **p<0.01)